

Information to identify the case:

Debtor 1	<u>Ellen Mintzer</u>	Social Security number or ITIN xxx-xx-5510
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-26516-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ellen Mintzer

3/30/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Ellen Mintzer
DebtorCase No. 19-26516-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2020.

db	+Ellen Mintzer, 12 Ridgedale Ave, Morristown, NJ 07960-4369
518430604	+CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
518430608	+Credit Bureau Servic, Po Box 73848, San Clemente, CA 92673-0129
518430611	+Huntington Hospital, 270 Park Ave, Huntington, NY 11743-2799
518430613	Morristown Gateway, LLC, C/O Kevin G. Weinman, Esq., Belsole & Kurnos, LLC, Morristown, NJ 07960
518430615	+Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
518430617	Sheriff Of Suffolk County, 360 Yaphank Ave, Ste 1A, Yaphank, NY 11980-9652

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 31 2020 02:26:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 31 2020 02:26:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Mar 31 2020 05:33:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518430603	+EDI: CAPITALONE.COM Mar 31 2020 05:33:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518430605	+EDI: WFNNB.COM Mar 31 2020 05:33:00 Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518430606	+EDI: WFNNB.COM Mar 31 2020 05:33:00 Comenity Bank/Pottery Barn, Po Box 182789, Columbus, OH 43218-2789
518430607	+EDI: WFNNB.COM Mar 31 2020 05:33:00 Comenity Bank/Restoration Hardware, Po Box 182789, Columbus, OH 43218-2789
518430609	+EDI: CCS.COM Mar 31 2020 05:33:00 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518430610	+EDI: CREDPROT.COM Mar 31 2020 05:33:00 Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
518430612	EDI: IRS.COM Mar 31 2020 05:34:00 Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
518430614	+E-mail/Text: netcreditbnc@enova.com Mar 31 2020 02:27:00 NetCredit, 175 W Jackson Blvd, Chicago, IL 60604-2615
518430616	+EDI: PMSCOLLECTS.COM Mar 31 2020 05:34:00 Progressive Management Systems, Attn: Bankruptcy Department, 1521 W Cameron Ave., First Floor, West Covina, CA 91790-2738
518430618	+EDI: RMSC.COM Mar 31 2020 05:33:00 Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518431360	+EDI: RMSC.COM Mar 31 2020 05:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518430619	+EDI: RMSC.COM Mar 31 2020 05:33:00 Synchrony Bank/Chevron, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518430620	EDI: TFSR.COM Mar 31 2020 05:33:00 Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 30, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Jeremias E Batista on behalf of Debtor Ellen Mintzer ecfnotices@jeremiasbatista.com, g26967@notify.cincompass.com;r51704@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5